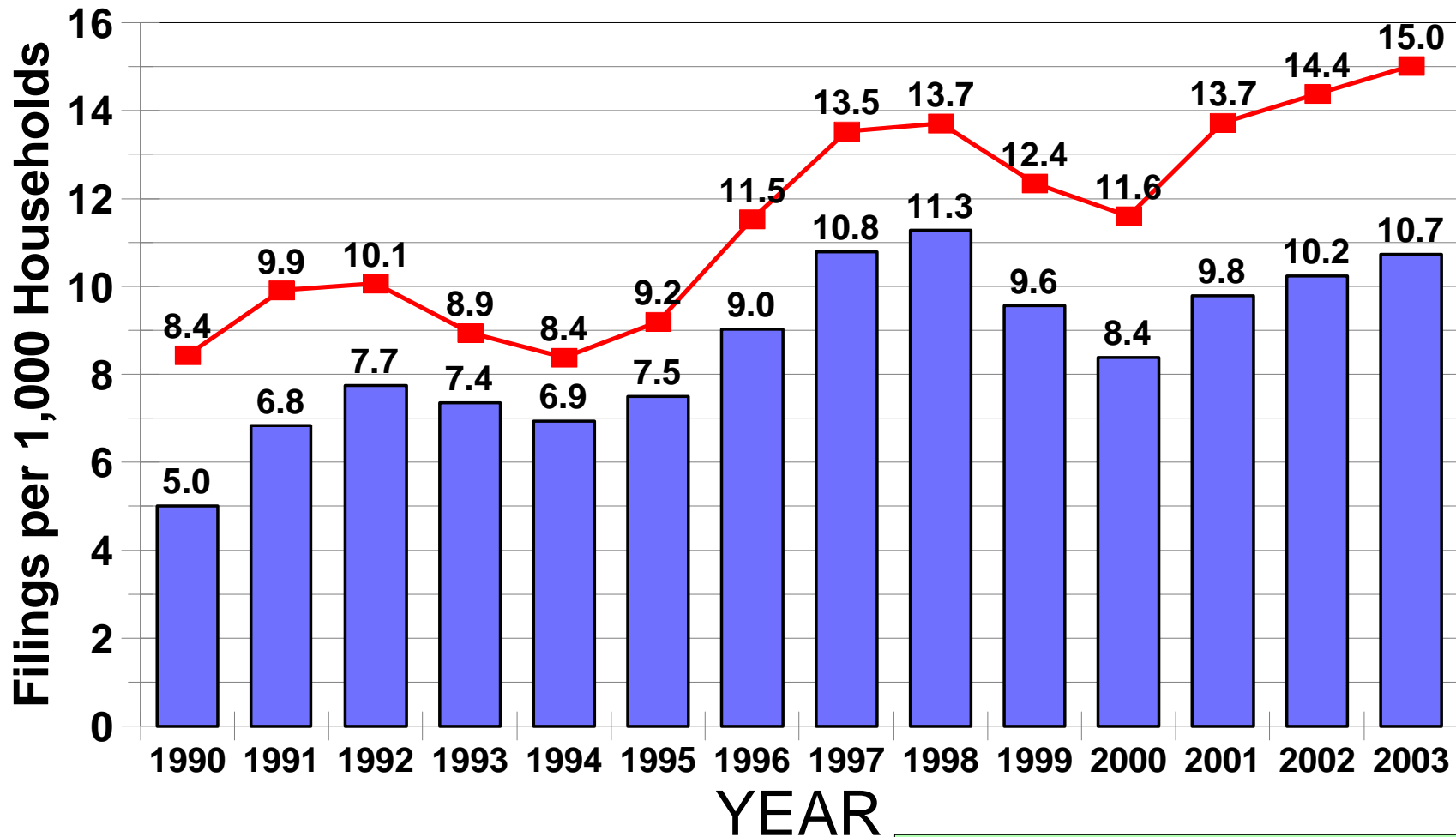


Bankruptcies per 1,000 Households

Calendar Years 1990 - 2003



NEW YORK



NAT'L AVERAGE

Household figures for 1990 and 2000 are actuals from decennial census. Figures for 2002 are from the American Community Survey Data Profiles. Figures for other years are estimates based on the annual change in households.